

W I S C O N S I N

Office of Privacy Protection

Safeguarding Information for Your Future

Kev Paab Thaiiv Koj Tej Nyaj Txag

Thaum tub saab xaav nyag peb tej nyaj txag, puab tso sab rua peb xwb. Tug tub saab tog kuas peb qha peb le social has peb cov naab npawb credit card rua nwg. Vim le nuav, peb muaj kev thaiv tub saab kuas xob paub peb tej khoom tseem ceeb.

锁 Identity theft yog dlaabtsi?

Identity theft yog thaum tub saab nyag koj tej social hab nab npawb credit card siv yuav khoom hab qheb credit card tshab siv koj lub npe.

锁 Koj Tug Naab Npawb Social Security

Tseem ceeb, koj xob nqaa koj dlaim ntawv social security nrug koj. Tsis taag le ntawd, xob siv koj tug social rua tej password tim bank los thaum yuav tsum muaj password.

锁 Dlua Ntawv/Txav Ntawv

Yuav ib lub tshuab dlua ntawv. Siv lub tshuab nuav dlua tej ntaub ntawv tseem ceeb kws koj tsis yuav rua qhov koj tub saib taag lawm. Koj tej ntawv them credit card hab ntawv tuaj tim bank yuav tsum muab dlua. Ua le nuav txha le thaiiv kuas tub saab xob pum koj tej ntawv tseem ceeb.

锁 Saib Koj Le Mail

Yog koj tsis nyob tsev tshaaj peb nub rua qhov koj moog lwm lub nroog, tsim nyog koj nug saib koj tej kwvtij los phoojywgs tuaj khaws koj le mail rua koj thaum koj tsis nyob. Thaum koj xaa nyaj moog them nqe, xaa ntawm tej chaws tseem ceeb lossis xob xaa ntawm koj tsev moog. Yog koj yuav check tim bank, moog nqaa tim bank; xob ca luas xaa tuaj tim tsev.

锁 Xob Qha Lwm Tug Paub

Muaj ntau zag kws tub saab hu tuaj rua peb hab nug peb tej social hab naab npawb credit card. Cov tub saab ndlaag peb tas puab yog peb lub bank los yog peb lub credit card company. Puab dlaag tas puab kuaj saib peb tej information puas tseeb. Thaum puab nug peb le nuav, muaj ntau zag kws peb ntseeg cov tub saab nuav tes peb qha puab. Tej bank hab laagluam tag tag yeej tsis nug koj saib koj le information puas tseeb. Yog koj tsis yog tug hu rua puab, tsis xob muab koj le information rua puab le.

Xob Txais Ntawv Credit Card Kws Pub Dlawb Rue Koj

Yog koj tsis txhob txim yuav credit card, koj ua kuas puab xob xaa ntawv credit card pub dlawb tuaj tau. Yog tub saab nyag cov ntawv nuav, puab qheb ib dlaim credit card siv koj lub npe tau. Yog koj xaav rhu koj lub npe ntawm tej laagluam kws muag npe rua lwm tug, huv rua 1-888-567-8668. Yog koj muaj internet, moog rua www.optoutprescreen.com.

Saib Koj Tej Ntawv Nqe Hab Ntawv Tim Bank Tuab Zoo

Yog tub saab siv koj lub npe yuav khoom, muaj ntau zag kws koj pum teeb meem ua ntej ntawm koj cov ntawv tim bank tuaj. Qha koj lub bank yog muaj dlaabtsi txawv kws koj tsis tau yuav. Yog dlaim ntawv tim bank tuaj lig los tsis tuaj le, koj yuav tsum hu rua koj lub bank hab qha rua puab paub. Tej yaam nuav qha koj tas tej zag tub saab nyag koj le ntaub ntawv hab yuav siv koj lub npe yuav khoom.

Saib Kev Tsuaj Reg Ntawm “Internet”

Yog koj nyam yuav khoom huv internet koj yuav tau muaj kev tsuaj reg zoo nyob huv koj lub computer, xws le xaiv tug “password” kws txawv hab pub koj ib leeg paub xwb. Cov tuabneeg txawj ntse qha tas qhov zoo, thau koj xaiv koj tug password siv 8 tug npe ntawv xyaw nrug lej, tsaj ntawv luij, ntawv miv uake. Thau koj saib internet, txhob laam nag tej “pop-up ads” los qheb cov email kws koj tsi paub tug tuabneeg kws xaa tuaj. Kuaj saib koj lub “browser security” tsi kuas qeg dhlau hab tshuaj kev ruaj reg ntawm koj lub website. Ntau zag yog koj pum “https” los yog ib lub cim “padlock” nyob huv qaab saab xis ntawm koj lub computer yog txhais qhov website hov zoo.

Nyeem Txujcai “Tsis Pub Qhas Lwm Tug” (Privacy Statement)

Nyob rua tam nuav laagluam nrig txug koj hab tej laagluam nyob puag ncig koj muaj ntau le ntau. Ua ntej koj yuav khoom huv internet, tseem ceeb koj siv sivhawm nyeem lub laagluam ntawd txujcai tsis pub qha lwm tug hab nyeem koj lub cred card company txuj cai tsis pub qha lwm tug. Ntau zag koj muaj kev xaiv tsis xob qha koj taag rua luas.

Saib Dlaim Ntawv Qha Txug Koj Le Kev Siv Nyaj (Credit Report)

Tseemfwv qebsab txuj kevcai has kuas 3 lub koomhum kws qha txug siv nyaj le caag yuav tsum pub dlawb txhua xyoo ib dlaim ntawv qha txug kev siv nyaj rua tuabneeg kws xaav pum nwg dlaim. Cov credit report nuav muaj ntau yaam xuv qha txug koj le kev siv nyaj hab kev txais nyaj. Thaum koj saib koj dlaim credit report, koj paab koj tug kheej nrhav hab saib puas muaj identity theft. Yog koj pum credit card tshab los pum ib lub bank account tshab ntawm koj dlaim report, tej zag tub saab siv koj lub npe qheb tej nuav lawm. Koj thov tau credit report dlawb ntawm 3 lub koomhum. Xws le Equifax, Experian, hab TransUnion. Koj hu rua 1-877-322-8228 los yog koj muaj internet, koj moog rua www.annualcreditreport.com/cra/index.jsp. Koj muaj cai saib dlaim credit report dlawb 3 zag txhua xyoo yog koj hu ib lub ib zag txhua txhua 4 hli.

Yog koj xaav paub ntxiv, hu tuaj rua Wisconsin Office of Privacy Protection ntawm 1-800-422-7128.